

your health

N E T W O R K

First Edition 2003 Volume 11, Number 1

inside

2

Sneezing? Coughing?
It May Not Be a Cold

Newsletter Delivery Delayed

3

Notable

Aetna Navigator Update

EAP Awareness Month

4

EAP Awareness Month
Seminar Schedule

5

Q&A

Life-Threatening Emergency
Versus Urgent Care

Plan Enrollment

Court Ordered Coverage for Dependents

In September 2002, a new automated medical support enforcement process was put into place by the Department of Human Services. When a plan participant is court ordered to provide insurance coverage for their dependent children, a notice will be generated and sent to the employing agency. The agency, in turn, is required to reply to this notice and provide proof that you are providing coverage.

If you already have the dependent children covered under your state coverage...

If your dependent children are already covered under your coverage with the state group insurance program, the agency insurance preparer will handle the filing of all necessary paperwork showing proof of coverage.

If you already have the dependent children covered under a policy other than through your state coverage...

If you maintain coverage on these dependents through a medical plan other than the state group insurance program, please provide a copy of your insurance card to your agency's insurance preparer for verification purposes.

If you do not have coverage for your dependent children...

If you do not currently have coverage for your dependent children, you will be required to add the dependent, if eligible, to your current state coverage.

An enrollment/change application must be completed and returned to your agency insurance preparer to add the dependent. If you refuse to voluntarily add an eligible dependent child to your coverage when ordered by a court to do so, the Division of Insurance Administration is required to make the change without your consent. Additionally, if you are enrolled in a POS or HMO, the dependent must also reside in the same service area. If not, you must change to the PPO.

A dependent child must meet the state's dependent eligibility criteria to be eligible to participate. This includes:

- Natural or adopted children (regardless of where they live)
- Stepchildren, if you or your spouse has legal or joint custody or shared parenting
- Children living in the home for whom you are the legal guardian
- Any dependent child living in your home for 12 months a year who is dependent upon you for support and maintenance as evidenced by being claimed as a dependent on your federal income taxes

Employees may not provide coverage to an ex-spouse under the state group insurance program even if the employee agreed to do so in a decree. ■

Sneezing? Coughing? It May Not Be a Cold

Hay fever (allergic rhinitis) is one of the most common chronic conditions in the United States. The condition may cause you to sniffle, drip and itch your way through the blooming months or while exposed to other allergic triggers.

Signs and symptoms of hay fever may include:

- Congestion
- Runny nose
- Frequent sneezing
- Watery eyes
- Itchy eyes, nose, roof of mouth and throat
- Cough

If you're lucky, your reactions are mild. If you're not so lucky, your symptoms can be severe enough to disturb your sleep and trigger asthma.

Although no one knows why, you may be more susceptible than other people are to allergies. Researchers suspect that allergic tendencies are inherited. If your parents have allergies, you may too, although not necessarily to the same things. Hay fever can develop anytime during your life. The good news is that symptoms often fade as you get older.

People with hay fever react to one or more specific allergy-causing substances (allergens) such as pollen, mold, dust mites and pet dander. When you inhale the offending allergen, your immune system releases histamine, leukotrienes and other chemical substances. These substances work to inflame the linings of your nose, sinuses, eyelids and eyes — causing itching, sneezing, runny nose and watery eyes.

If you experience occasional symptoms of hay fever, these over-the-counter medications may relieve symptoms of hay fever:

- **Antihistamine.** These medications counteract histamine, an inflammatory substance released when your immune system encounters an allergen. Antihistamines are the most common treatment for hay fever.
- **Nasal sprays.** Nasalcrom, a nasal spray containing cromolyn sodium, is available without a prescription. One advantage of using Nasalcrom is that it has few side effects even for children as young as six. However, many people find Nasalcrom only modestly effective in controlling symptoms.

- **Eye drops.** Over-the-counter eye drops containing antihistamines or decongestants such as naphazoline can relieve itching in your eyes.

If there's no improvement, see your doctor to design a treatment program to control your allergies. An allergy specialist is your best bet for an accurate and complete diagnosis.

It's not possible to completely avoid allergens such as pollen and mold, but you can minimize exposure. If you're allergic to pollen or molds:

- Keep your windows and doors closed and air conditioning on at home and in your car during your allergy season.
- Use a good air filter at home.
- Run a dehumidifier at home to reduce humidity, which may allow mold to grow.
- Stay indoors as much as possible during the pollen season.
- Keep your house especially clean during the pollen season to reduce levels of pollen and mold.

Newsletter Delivery Delayed

The Division of Insurance Administration would like to apologize to all plan participants for the untimely delivery and substandard quality of the 4th Quarter *Your Health Network* newsletter. While some of the newsletters were delivered by mid-December, approximately two-thirds of our participants did not receive the newsletter until January 2003. And some of those received had large portions of un-printed area.

The 4th Quarter newsletter was prepared according to schedule, however, the division has been experiencing continuing problems with the contracted printing vendor throughout 2002. Division staff, working with other state agencies, have remedied these problems. We feel certain there will not be any reoccurrences working with the new printing company.

We regret the delay and apologize again for any inconvenience this may have caused. ■

did you know...

Maximum Benefit Amount

One of the greatest benefits in your healthcare coverage is the fact that there is no maximum financial cap on benefits and services you receive. While we all hope to never encounter a debilitating illness or injury, it's comforting to know that, in the event such a situation occurs, your coverage through the state group insurance program will not deny medically necessary services.

The state group insurance program requires all insurance vendors to annually verify student status on covered dependents over the age of 19 to ensure that they still qualify for coverage. Periodically, information may also be requested to determine if you or your dependents have other health insurance coverage. This is requested because this type of information is subject to change. Always complete the requested information and return to the insurance company for proper and timely claims processing. Failure to return requested information will result in the suspension of insurance coverage.

Under the BlueCross BlueShield PPO and POS, diabetic monitors and supplies should be purchased through a network pharmacy to receive the highest level of benefits. The claim will be electronically filed and processed with the copayment being applied to the pharmacy out-of-pocket maximum (if applicable). Coupons for blood glucose meters may be obtained by calling member services at 1.800.558.6213.

The BlueCross BlueShield of Tennessee website has recently been redesigned and updated. A host of information can be viewed on the site including access to e-Health Services, provider directories, special notices regarding provider contract negotiations, prescription drug information and other useful topics.

Babies First is a prenatal care program for expectant mothers in the BlueCross BlueShield Preferred Provider Organization or Point of Service option. Participants receive \$50 and copies of the best sellers *What to Expect When You're Expecting* and *What to Expect the First Year*.

Aetna Navigator Update

Aetna Navigator, the member website for Aetna HMO participants, offers a special new feature to help members when they need to view or print their eligibility information—or if they need healthcare services prior to receiving their ID cards.

Aetna Navigator users can look at medical or dental information similar to the information on their ID card. The subscriber simply registers and logs on as follows:

- Point your web browser to the Aetna website at www.aetna.com
- On the right side of the page under “Quick Tools” there is a drop down menu. Select “Aetna Navigator” from the menu list and click on the go button.
- You will then see a log in screen where returning users will enter their user name and password. If

not already a registered user, click on the register button.

Once you are logged into the secure site, from your personalized home page make the following selections:

- Select “Changes and Requests”
- Choose “ID Card”
- Select “View/Print Medical Eligibility Information”

Aetna Navigator is Aetna’s member and consumer self-service website that provides a single source for on-line health and benefits information 24 hours a day, 7 days a week. Users can find participating providers, replace an ID card, research Aetna’s products and programs, contact Aetna directly and access a vast amount of credible health and wellness information. Aetna Navigator also includes secure, personalized features, including access to claim and benefit status. ■

EAP Awareness Month

The Employee Assistance Program Advisory Council is making plans for the 11th Annual EAP Awareness Month this March. During the month, agencies and departments are asked to sponsor activities to educate employees of the services provided by the Employee Assistance Program. Employees and their families may not be familiar with the range of counseling services available. Problem areas such as personal or job stress, marital issues, family and child issues, substance abuse, emotional difficulties and financial and legal matters are addressed. Short-term counseling (up to six sessions) at no cost to the participant and referral services are provided by professional counselors. All services are confidential. United Behavioral Health, the contracted EAP vendor, is available at 1.877.237.8574 to schedule off-site appointments.

Seminars are scheduled across the state focusing on the topic “What? Me Worry!” that will provide helpful strategies for controlling worrisome thoughts. Participants will learn how to utilize worry to motivate problem-solving instead of just allowing worry to interfere with life and activities. This is a productive and fun session. Seminar dates are listed on page 4.

An additional feature this year is the EAP original poster contest with a prize being awarded to the winner. The deadline for entries is March 31. Entries may be mailed or faxed to the State EAP Office, Suite 1300 WRS Tennessee Tower, 312 Eighth Avenue North, Nashville, TN 37243, fax 615.741.8196.

Please call the State EAP office at 615.741.8643 or 1.800.253.9981 for further information regarding March Awareness Month activities. ■

EAP AWARENESS MONTH SEMINAR SCHEDULE

What? Me Worry!

Date	City	Location	Contact Person	Phone	Time
3/03	Columbia	Career Center, 119 Nashville Highway, Suite 106	Carol Henderson	615.741.8643	3:00-4:00
3/03	Columbia	Columbia State CC, Hampshire Pk, Ledbetter Aud, Clement Bldg	Faye Parr	931.540.2500	1:00-2:00
3/04	Martin	UT Martin, Boling University Center, Room 229	Marcia Tuck	731.587.7846	1:00-2:00
3/05	Memphis	Southwest CC, Union Campus, Jess Parrish Bldg, Rm 100	Kim Rashada	901.333.5339	10:00-11:00
3/05	Memphis	DHS, 3230 Jackson, Conference Room E	Carol Henderson	615.741.8643	1:00-2:00
3/06	Memphis	Southwest CC, Macon Cove Campus, Farris Bldg, Rm B	Diane Richardson	901.333.4440	10:00-11:00
3/06	Jackson	State Office Bldg, 225 Martin Luther King Blvd, Rm 204	Carol Henderson	615.741.8643	1:00-2:00
3/06	Jackson	Jackson State CC, McWherter Center, Ayers Auditorium	Lisa Mullins	731.425.2643	3:00-4:00
3/07	Tulahoma	UT Space Institute, B. H. Goethart Parkway, Room C-102	Pam Ledford	931.393.7226	11:00-Noon
3/07	Tulahoma	Motlow State CC, Jack Daniels Dining Room	Lisa Lee	931.393.1542	1:00-2:00
3/10	Gallatin	Volunteer State CC, Rochelle Center, Thigpen Library	Gretchen Halverson	615.230.3592	10:00-11:00
3/10	Nashville	Davy Crockett Tower, 500 James Robertson Pkwy, Rm 640	Carol Henderson	615.741.8643	1:00-2:00
3/10	Knoxville	Pellissippi State Tech CC, Goins Admin Bldg, Auditorium	Karen Queener	423.539.7025	11:00-Noon
3/10	Morristown	Walters State CC, College Center, Room 215	Pat Maniago	423.585.6845	2:30-3:30
3/11	Johnson City	NE Regional Health Office, 1233 SW Ave Ext, Auditorium	Carol Henderson	615.741.8643	Noon-1:00
3/11	Blountville	NE State Tech CC, Highway 75, Auditorium	Gerri Brockwell	423.323.0226	2:30-3:30
3/12	Paris	TN Technology Center, 31 S Wilson, All Purpose Rm	Jimmie Pritchard	731.644.7365	2:30-3:30
3/12	Knoxville	East TN Regional Health, 1522 Cherokee Trail, Conf Rm	Carol Henderson	615.741.8643	1:00-2:00
3/13	Knoxville	UT, University Center Building, Room 226-7	Therese Leadbetter	865.974.2118	1:00-2:00
3/13	Chattanooga	State Office Building, 540 McCallie Avenue, Auditorium	Carol Henderson	615.741.8643	1:00-2:00
3/14	Elizabethton	TN Technology Center, 426 Highway 91, Main Campus	Jerry Patton	423.543.0070	1:30-2:30
3/14	Jacksboro	TN Technology Center, Route 1, Main Building, Room 104	David Browder	423.566.9629	2:30-3:30
3/14	Covington	TN Technology Center, 1600 Highway 51 S, Multi-Purpose Rm	William Ray	901.475.2526	2:30-3:30
3/17	Mountain City	NE TN Correctional Complex, Muster Room	Ronnie Perkins	423.727.7387	3:00-4:00
3/17	Shelbyville	TN Technology Center, 1405 Madison Street, LPN Room	Ivan Jones	931.685.5013	2:30-3:30
3/18	Nashville	TSU, Floyd Payne Building, Room 319	Henrietta Davis	615.963.5283	11:00-Noon
3/18	McMinnville	TSU Crop Research Station, 472 Cadillac Lane, Training Room	Carol Henderson	615.741.8643	1:00-2:00
3/19	Murfreesboro	MTSU, Keathley University Center Theatre	Lisa Batey	615.898.2929	1:00-2:00
3/19	Harriman	Roane State CC, Patton Lane, Dunbar Bldg, Faculty Dining Rm	Kathy Gethers	865.882.4679	10:00-11:00
3/19	Cookeville	TN Tech, Roaden University Center, Room 342	Sharon King	931.372.3266	1:00-2:00
3/20	Nashville	Nashville State Tech CC, 120 White Bridge Rd, Room D-14	Lori Maddox	615.353.3614	9:00-10:00
3/20	Nashville	Citizens' Plaza, 400 Deaderick Street, 2nd Fl Conference Rm	Carol Henderson	615.741.8643	1:00-2:00
3/21	Crump	TN Technology Center, Highway 64W, Distant Learning Rm	Henrietta Kellum	731.632.3393	Noon-1:00
3/21	McKenzie	TN Technology Center, 16940 Highland Dr, Multi-Purpose Rm	Elizabeth Check	731.352.5364	2:30-3:30
3/24	Johnson City	ETSU, D.B. Culp, Meeting Room 2	Dianna McClay	423.439.6125	Noon-1:00
3/25	Cleveland	Cleveland State CC, Community Services Building, Rm 107	Anne Clark	423.478.6203	Noon-1:00
3/25	Memphis	UT Memphis, 800 Madison, Student Alumni Center	Brenda Scott	901.448.5604	Noon-1:00
3/25	Dyersburg	Dyersburg State CC, Administration Building, Room 236-A	Polly Gregory	731.286.3316	3:00-4:00
3/27	Memphis	University of Memphis, Jones Hall, Room 105	Margie Williamson	901.678.3076	1:00-2:00
3/27	Nashville	TN Board of Regents, Murfreesboro Road, Board Room	Linda Bishop	615.366.4481	11:00-Noon
3/27	Chattanooga	Chattanooga State CC, Omniplex Building, Room 158	Tom Crum	423.697.2417	11:00-Noon
3/27	Nashville	TN Dept of Personnel, 2nd Floor James K. Polk Bldg, Rm 3	Donna Pewitt	615.741.2191	9:00-10:00
3/27	Chattanooga	UT Chattanooga, McKenzie Arena, Hall of Fame Room	Kathy Bonham	423.425.4452	1:00-2:00
3/28	Clarksville	APSU, 601 College Street, Clement Auditorium	Kathy Stamper	931.221.7433	11:00-Noon

Supervisor Training Schedule

3/03	Columbia	Career Center, 119 Nashville Highway, Suite 106	Carol Henderson	615.741.8643	9:00-12:00
3/04	Martin	UT Martin, University Center, Room 229	Carol Henderson	615.741.8643	8:30-11:30
3/05	Memphis	DHS, 3230 Jackson, Conference Room E	Carol Henderson	615.741.8643	8:30-11:30
3/06	Jackson	State Office Building, 225 Martin Luther King Blvd, Room 204	Carol Henderson	615.741.8643	8:30-11:30
3/07	Memphis	Southwest CC, Union Campus, Jess Parrish Bldg, Room 100	Kim Rashada	901.333.5339	10:00-Noon
3/07	Tulahoma	UT Space Institute, B.H. Goethart Parkway, Room C-102	Pam Ledford	931.393.7226	9:00-11:00
3/10	Knoxville	Pellissippi State Tech CC, Goins Admin Bldg, Auditorium	Karen Queener	423.539.7025	9:00-11:00
3/11	Johnson City	NE Regional Health Facility, Auditorium	Carol Henderson	615.741.8643	8:30-11:30
3/12	Knoxville	East TN Regional Health, 1522 Cherokee Trail, Conference Rm	Carol Henderson	615.741.8643	8:30-11:30
3/12	Nashville	WRS Tennessee Tower, Davidson Room	Carol Henderson	615.741.8643	8:30-11:30
3/13	Knoxville	UT Knoxville, University Center, Room 226-7	Therese Leadbetter	865.994.2118	10:00-Noon
3/13	Chattanooga	Hamilton County DHS, 311 Martin Luther King Dr, Gov Conf Rm	Carol Henderson	615.741.8643	8:30-11:30
3/17	Nashville	TSU, Floyd Payne Center, Room 319	Henrietta Davis	615.963.5283	9:00-11:00
3/18	McMinnville	TSU Crop Research Station, 472 Cadillac Lane, Training Room	Carol Henderson	615.741.8643	8:30-11:30
3/19	Murfreesboro	MTSU, Keathley University Center Theatre	Lisa Batey	615.898.2929	6:00-8:00
3/19	Murfreesboro	MTSU, Keathley University Center Theatre	Lisa Batey	615.898.2929	9:00-11:00
3/19	Cookeville	TN Tech University, Roaden Center, Room 342	Carol Henderson	615.741.8643	8:30-11:30
3/25	Cleveland	Cleveland State CC, Community Services Building, R-107	Anne Clark	423.478.6203	9:00-11:00
3/25	Memphis	UT Memphis, 800 Madison, Student Alumni Center	Brenda Scott	901.448.5604	9:00-11:00
3/28	Memphis	University of Memphis, Jones Hall, Room 105	Margie Williamson	901.678.3076	9:00-11:00



Q I'm not in the best of shape and would like to improve myself by losing some weight. But every time I start a new exercise program I seem to injure myself. I get excited at the prospect of being thinner and healthier but I seem to spend more time nursing my injuries. What am I doing wrong?

A Often when we get motivated enough to start an exercise program (walking, running, weight training) we launch ourselves into it a little too enthusiastically, resulting in pulled muscles and sore body parts. The important thing to remember when starting a new activity is moderation. Try the following tips and suggestions.

- Warm up from five to ten minutes. That means stretching muscles and increasing blood circulation, especially to the parts of the body that will be most affected.
- Cool down after the activity. Slowing down gradually and doing some stretching prevents blood from pooling in the lower extremities, allowing the muscles to relax to a normal state, and helps blood flow back to the heart. Ignoring a cool down session can lead to muscle soreness within a day or two as well as pulls, strains or muscle spasms in future sessions.
- Follow a program of gradual, paced improvement. Those who try to achieve a difficult goal too quickly or with insufficient preparation are asking for trouble. The body needs time to adjust to new challenges.

Life-Threatening Emergency Versus Urgent Care

The insurance programs offered through the state group insurance program recognize the “prudent layperson” approach to medical emergencies. Under the prudent layperson concept, an emergency is defined as “a medical condition of sudden onset that manifests itself by symptoms of sufficient severity (including severe pain) such that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in a life-threatening situation.”

Emergency situations occur in many degrees of seriousness. It is the degree of seriousness that determines what you should do.

Life-Threatening Emergencies

You should always seek care at the nearest facility when a life-threatening medical emergency exists. Life-threatening emergencies include situations that:

- Place the health of the individual in serious jeopardy (or with respect to pregnant women, the health of the woman or her unborn child)
- Result in serious impairment of bodily functions

- Result in serious dysfunction of any bodily organ or part

Urgent Care Situations

Occasionally, you may require medical care for urgent care situations. Urgent care situations are those that are important, but do not result in life-threatening conditions. For non-life threatening urgent care, members should contact their personal physician for advice on treatment. Examples of urgent care situations include:

- Difficulty in breathing
- Prolonged nose bleed
- Short-term high fever
- Cuts requiring stitches

The emergency room should be used only in the case of an emergency or in an urgent care situation when referred by your primary care physician. Use of an emergency room for other issues will result in benefits being greatly reduced or denied entirely.

It's a good idea to familiarize yourself with the closet participating network facility in the event you require emergency medical care services. Refer to your member handbook for additional information concerning life threatening or urgent care situations and where to seek treatment.

Plan Enrollment — January 2003

State Plan

	Active	Retired	COBRA	Dependents	Total
PPO	28,926	4,997	209	31,962	66,094
HMO	13,214	407	34	17,053	30,708
POS	23,465	897	73	27,984	52,419

Local Education Plan

	Active	Retired	COBRA	Dependents	Total
PPO	23,765	2,794	140	21,673	48,372
HMO	9,441	272	25	9,835	19,573
POS	8,017	380	45	8,683	17,125

Local Government Plan

	Active	Retired	COBRA	Dependents	Total
PPO	7,381	275	97	4,130	11,883
HMO	5,848	99	48	4,016	10,011
POS	7,607	264	45	5,748	13,664

your health

N E T W O R K

First Edition 2003 Volume 11, Number 1



Tennessee Department of Finance and Administration. Authorization No. 317299, February 2003, 150,000 copies. This public document was promulgated at a cost of \$.05 per copy. Contact the editor if you require this publication in an alternative format.
Editor: Alisa Minton, Thirteenth Floor, William R. Snodgrass Tennessee Tower, 312 Eighth Avenue North, Nashville, TN 37243
Phone: 615.741.3590

Presorted Standard
U.S. Postage
PAID
Nashville, TN
Permit No. 936

State of Tennessee
Division of Insurance Administration
Thirteenth Floor
William R. Snodgrass Tennessee Tower
312 Eighth Avenue North
Nashville, TN 37243